SERFF Tracking Number: AEGC-126930618 State: Arkansas Monumental Life Insurance Company State Tracking Number: Filing Company: 47472

Company Tracking Number: 1197

TOI: MS02G Group Medicare Supplement - Pre-Sub-TOI: MS02G.000 Medicare Supplement - Pre-

> Standardized Standardized

Product Name: 2011 Monumental Life Insurance Company (formerly Peoples Benefit) PreStandard Group Medicare Supplement Rate Filing

Project Name/Number: Medicare Supplement Rates/55/02 pregrp

Filing at a Glance

Company: Monumental Life Insurance Company

SERFF Tr Num: AEGC-126930618 State: Arkansas Product Name: 2011 Monumental Life

Insurance Company (formerly Peoples Benefit) PreStandard Group Medicare Supplement Rate

Filing

TOI: MS02G Group Medicare Supplement -SERFF Status: Closed-Approved- State Tr Num: 47472

Pre-Standardized Closed

Sub-TOI: MS02G.000 Medicare Supplement -Co Tr Num: 1197 State Status: Approved-Closed

Pre-Standardized

Filing Type: Rate Reviewer(s): Stephanie Fowler

> Authors: Carolyn Mills, Teri Schaffer, Kristina Davis

Date Submitted: 12/07/2010 Disposition Status: Approved-

Closed

Implementation Date Requested: 04/01/2011 Implementation Date: 04/01/2011

State Filing Description:

General Information

Project Name: Medicare Supplement Rates Status of Filing in Domicile: Pending

Project Number: 55/02 pregrp Date Approved in Domicile:

Requested Filing Mode: Review & Approval Domicile Status Comments: The rates for this

policy form in our domiciliary state of lowa are

Disposition Date: 01/05/2011

pending approval.

Explanation for Combination/Other: Market Type: Group

Submission Type: New Submission Group Market Size: Large Overall Rate Impact: 4.3% Group Market Type: Association

Filing Status Changed: 01/05/2011

State Status Changed: 01/05/2011

Created By: Carolyn Mills

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Teri Schaffer

SERFF Tracking Number: AEGC-126930618 State: Arkansas
Filing Company: Monumental Life Insurance Company State Tracking Number: 47472

Company Tracking Number: 1197

TOI: MS02G Group Medicare Supplement - Pre- Sub-TOI: MS02G.000 Medicare Supplement - Pre-

Standardized Standardized

Product Name: 2011 Monumental Life Insurance Company (formerly Peoples Benefit) PreStandard Group Medicare Supplement Rate Filing

Project Name/Number: Medicare Supplement Rates/55/02 pregrp

Filing Description:

2011 Monumental Life Insurance Company (formerly Peoples Benefit) PreStandard Group Medicare Supplement Rate Filing. Policy Form#(s): 610400

Enclosed is our rate submission for all benefits contained in Medicare Supplement plans issued prior to the 1992 Medicare regulations. This rate revision would be effective the first day of the month following 60 days from the effective date of the approval.

To aid in the rate review process, the actuarial memorandum is in line with the rate revision filing format recommended in the NAIC Medicare Supplement Model Regulations Compliance Manual.

Enclosed to complete this submission are:

- Actuarial Memorandum with Exhibit A
- Projection Exhibit

Should you have any questions or concerns, please feel free to call me at 800-233-4624 extension 5236 or our Actuary, Stephen Baloga at extension 5226. For your convenience you can email us at msapprovals@aegonusa.com. If you prefer, our fax number is 410-209-5904.

Sincerely,

Teri Schaffer,

Actuarial Administrative Supervisor

Company and Contact

Filing Contact Information

Carolyn Mills, Assistant Actuarial Statistician cemills@aegonusa.com
520 Park Avenue 410-209-5644 [Phone]
Baltimore, MD 21201 410-209-5904 [FAX]

Filing Company Information

Monumental Life Insurance Company CoCode: 66281 State of Domicile: Iowa

4333 Edgewood Road, NE Group Code: 468 Company Type: Life and Health

Cedar Rapids, IA 52499 Group Name: State ID Number:

(800) 233-4624 ext. [Phone] FEIN Number: 52-0419790

Company Tracking Number: 1197

TOI: MS02G Group Medicare Supplement - Pre- Sub-TOI: MS02G.000 Medicare Supplement - Pre-

Standardized Standardized

Product Name: 2011 Monumental Life Insurance Company (formerly Peoples Benefit) PreStandard Group Medicare Supplement Rate Filing

Project Name/Number: Medicare Supplement Rates/55/02 pregrp

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No

Fee Explanation:

Per Company: No

COMPANY AMOUNT DATE PROCESSED TRANSACTION #

Monumental Life Insurance Company \$50.00 12/07/2010 42717269

Company Tracking Number: 1197

TOI: MS02G Group Medicare Supplement - Pre- Sub-TOI: MS02G.000 Medicare Supplement - Pre-

Standardized Standardized

Product Name: 2011 Monumental Life Insurance Company (formerly Peoples Benefit) PreStandard Group Medicare Supplement Rate Filing

Project Name/Number: Medicare Supplement Rates/55/02 pregrp

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Stephanie Fowler	01/05/2011	01/05/2011

Company Tracking Number: 1197

TOI: MS02G Group Medicare Supplement - Pre-Standardized Sub-TOI: MS02G.000 Medicare Supplement - Pre-Standardized

Product Name: 2011 Monumental Life Insurance Company (formerly Peoples Benefit) PreStandard Group Medicare Supplement Rate Filing

Project Name/Number: Medicare Supplement Rates/55/02 pregrp

Disposition

Disposition Date: 01/05/2011

Implementation Date: 04/01/2011

Status: Approved-Closed

Comment: The requested rate increase has been approved to be implemented on or after April 1, 2011. This approval is subject to the following:

- Increases will not be given more frequently than once in a twelve-month period;
- The insured shall be notified by the insurer of its intention to increase the rate for renewal not less than thirty (30) days prior to the effective date of the renewal.

Company Name:	Overall %	Overall % Rate	Written	# of Policy	Written	Maximum %	Minimum %
	Indicated	Impact:	Premium	Holders	Premium for	Change (where	Change (where
	Change:		Change for	Affected for this	this Program:	required):	required):
			this	Program:			
			Program:				
Monumental Life Insurance Company	4.300%	4.300%	\$403	4	\$9,366	4.300%	4.300%

SERFF Tracking Number: AEGC-126930618 State: Arkansas
Filing Company: Monumental Life Insurance Company State Tracking Number: 47472

Company Tracking Number: 1197

TOI: MS02G Group Medicare Supplement - Pre- Sub-TOI: MS02G.000 Medicare Supplement - Pre-

Standardized Standardized

Product Name: 2011 Monumental Life Insurance Company (formerly Peoples Benefit) PreStandard Group Medicare Supplement Rate Filing

Project Name/Number: Medicare Supplement Rates/55/02 pregrp

Schedule Item Schedule Item Status Public Access

Supporting DocumentHealth - Actuarial JustificationApprovedNoRateRatesApprovedYes

Company Tracking Number: 1197

TOI: MS02G Group Medicare Supplement - Pre-Standardized Sub-TOI: MS02G.000 Medicare Supplement - Pre-Standardized

Product Name: 2011 Monumental Life Insurance Company (formerly Peoples Benefit) PreStandard Group Medicare Supplement Rate Filing

Project Name/Number: Medicare Supplement Rates/55/02 pregrp

Rate Information

Rate data applies to filing.

Filing Method: serff

Rate Change Type: Increase

Overall Percentage of Last Rate Revision: 0.000%

Effective Date of Last Rate Revision: 03/01/2010

Filing Method of Last Filing: serff

Company Rate Information

Company Name:	Company Rate Change:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Monumental Life Insurance Company	N/A	4.300%	4.300%	\$403	4	\$9,366	4.300%	4.300%

SERFF Tracking Number: AEGC-126930618 State: Arkansas
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TOI: MS02G Group Medicare Supplement - Pre- Sub-TOI: MS02G.000 Medicare Supplement - Pre-

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Product Name: 2011 Monumental Life Insurance Company (formerly Peoples Benefit) PreStandard Group Medicare Supplement Rate Filing

Project Name/Number: Medicare Supplement Rates/55/02 pregrp

Rate/Rule Schedule

Schedule Document Name: Affected Form Rate Rate Action Information: Attachments

Item Numbers: Action:*

Status: (Separated with

commas)

Approved Rates 610400 Revised Previous State Filing exhibita_p.pdf

01/05/2011 Number:

Percent Rate Change 4.300

Request:

Exhibit A Monumental Life Insurance Company Formerly Peoples Benefit Life

Mass Marketed Pre-Standard Group Medicare Supplement Premium Rates State of Arkansas Form Number: 610400

Current Annual Premium Rates

Issue Age	w/Part B Deductible	wo/Part B Deductible
65 & Up	2,292	2,192

Proposed Rate Change

All Ages	4.3%	4.3%
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Proposed Annual Premium Rates

Issue Age	w/Part B Deductible	wo/Part B Deductible
65 & Up	2,391	2,286

	Annual	Semi-Annual	Quarterly	Monthly
Modal Factors	1.000	0.500	0.250	0.083